WHEREAS, on September 22, 2006, Teresa Owens, executed a certain deed of trust to Lender's Title & Escrow LLC, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Hometown Mortgage Services, Inc., its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,575 at Page 519; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, by instrument dated April 18, 2016 and recorded in Book 4,148 at Page 46 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1; Asset-Backed Pass-Through Certificates has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 18, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,148 at Page 51; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, N.A., as Trustee for Carrington Mortgage Loan Trust, Series 2007-RFC1, Asset-Backed Pass-Through Certificates, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 9, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 14, Chateau Ridge, situated in Section 11, Township 2 South, Range 6 West, City Olive Branch, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 14, Page 47-50, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

A.P.N.: 2061 1101.0 00014.00

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 4th day of May, 2016.

Shapiro & Massey, LLC/ SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

10611 Chateau Road Olive Branch, MS 38654 16-015805GW

Publication Dates: May 12, 19, 26, and June 2, 2016

WHEREAS, on October 1, 1998, Robert L. Bogan and Marquerite K. Bogan, executed a certain deed of trust to William A. Baskin, Trustee for the benefit of Southwide Mortgage Company, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1041 at Page 0705; and

WHEREAS, said Deed of Trust was subsequently assigned to Chase Manhattan Mortgage Corporation by instrument dated July 11, 1999 and recorded in Book 1137 at Page 540 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance, LLC, successor by merger to Chase Manhattan Mortgage Corporation, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated December 16, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,093 at Page 524; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on <u>June 9, 2016</u> offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 259, Section A, DeSoto Village Subdivision, in Section 34, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Pages 9-14, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 3rd day of May, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

2645 Southbridge Circle Horn Lake, MS 38637 15-013904GW

Publication Dates: May 12, 19, 26, and June 2, 2016

6-9-16

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 1, 2005, executed by ARTEMIS PEREZ WILLIAMS AND FRANCHESCA WILLIAMS, conveying certain real property therein described to JERRY BAKER, as Trustee, for FIRST HORIZON HOME LOAN CORPORATION, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded April 20, 2005, in Deed Book 2,200, Page 58; and WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Deutsche Bank National Trust.Co, as Trustee for the certificateholders of IXIS Real Estate Capital Trust 2005-HE3, Mortgage Pass-Through Certificates, Series 2005-HE3; and

WHEREAS, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **June 9, 2016** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 537, SECTION H, DICKENS PLACE PUD, IN SECTION 9 AND 16, TOWNSHIP 2 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 87, PAGES 27-32, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI. BEING THE SAME PROPERTY CONVEYED TO GRANTORS HEREIN BY WARRANTY DEED OF EVEN DATE BEING RECORDED SIMULTANEOUSLY HEREWITH.

PROPERTY ADDRESS: The street address of the property is believed to be 4128 WELADAY CV, SOUTHAVEN, MS 38672. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

A copy of the above Notice of Sale has this day been mailed to the Internal Revenue Service (MS) at 1555 Poydras Street, Suite 220, Mail Stop 65, New Orleans, LA 70112-3747.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 27 day of April, 2016.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107 Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 05/12/2016, 05/19/2016, 05/26/2016, 06/02/2016

WHEREAS, on February 19, 2009, Jeffery H. Perry (aka Jeffrey Perry) and Gloria Perry, Husband and Wife executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Regions Bank dba Regions Mortgage, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3000 at Page 213; and

WHEREAS, said Deed of Trust was subsequently assigned to Regions Bank d/b/a Regions Mortgage by instrument dated June 24, 2014 and recorded in Book 3835 at Page 531 of the aforesaid Chancery Clerk's office; and

WHEREAS, Regions Bank d/b/a Regions Mortgage has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 14, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,144 at Page 350; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Regions Bank d/b/a Regions Mortgage, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 9, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 17, Section A, Highland Grove Subdivision, situated in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 93, Pages 6-8, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property as conveyed to Jeffery H. Perry and wife Gloria Perry by Warranty Deed from Coleman-Bartley Enterprises, LLC dated November 29, 2005 and filed for record in Book 515, Page 678, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 2nd day of May, 2016.

Shapiro & Massey, LL¢ SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

5859 Carrel Cove Southaven, MS 38671 15-012867BD

Publication Dates: May 12, 19, 26 and June 2, 2016

WHEREAS, on March 11, 2013, David Mark Cooper, II and Lori Ann Cooper, husband and wife executed a certain deed of trust to Denise McLaurin, Trustee for the benefit of Regions Bank d/b/a Regions Mortgage which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,605 at Page 574; and

WHEREAS, Regions Bank d/b/a Regions Mortgage has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 19, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,148 at Page 43; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Regions Bank d/b/a Regions Mortgage, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 9, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 31, Section A, Highland Grove Subdivision, Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 93, Page 6, in the DeSoto County Chancery Clerk's Office of DeSoto County, Mississippi, for a more particular description of said property.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 3rd day of May, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

5840 Lindsay Cove Southaven, MS 38671 16-015997AH 6-9-16

Publication Dates: May 12, 19 and 26, 2016 and June 2, 2016

WHEREAS, on December 18, 2008, Annthiesa McGowan, an unmarried person executed a certain deed of trust to Dennis P. Schwartz, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for American Southwest Mortgage Corp., its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,976 at Page 520; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by instrument dated December 22, 2014 and recorded in Book 3,924 at Page 600 and by instrument dated September 15, 2015 recorded in Book 4,059 at Page 554 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 14, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,069 at Page 707; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 9, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 180, Chateau Ridge Subdivision, situated in Section 11, Township 2 South, Range 6 West, as shown on plat of record in Plat Book 14, Pages 47-50 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Parcel Number: 2061-1101.0-000180.00

Property address: 10529 French Fort, Olive Branch, MS 38654

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 2nd day of May, 2016.

Shapiro & Massey, LLC / SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

10529 French Fort Drive Olive Branch, MS 38654 15-013000BD

Publication Dates: May 19, 26 and June 2, 2016

WHEREAS, on June 30, 2010, Patrick J. Lightner, a single person executed a certain deed of trust to Charles M. Quick, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. as nominee for IberiaBank Mortgage Company, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,184 at Page 666; and

WHEREAS, U.S. Bank National Association, as trustee for the SROF-2013-S3 Remic Trust I, has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated December 5, 2014 and recorded in the aforesaid Chancery Clerk's Office in Book 3,929 at Page 99; and

WHEREAS, said Deed of Trust was subsequently assigned to USROF III Legal Title Trust 2015-1, by U.S. Bank National Association, as Legal Title Trustee by instrument dated January 8, 2016 and recorded in Book 4,100 at Page 477 of the aforesaid Chancery Clerk's office; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, USROF III Legal Title Trust 2015-1, by U.S. Bank National Association, as Legal Title Trustee, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 9, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 135, Section "B", Kingston Estates Subdivision, situated in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 40, at Pages 25-26, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 12th day of May, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

7214 Brenwood Drive Horn Lake, MS 38637 14-010449BD

Publication Dates: May 19, 26 and June 2, 2016

6.9.2016

WHEREAS, on January 31, 2008, Agostinho Domingos, an unmarried man, executed a certain deed of trust to Lem Adams, III, Trustee for the benefit of SunTrust Mortgage, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,852 at Page 649; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, N.A. by instrument dated December 3, 2009 and recorded in Book 3,120 at Page 313 of the aforesaid Chancery Clerk's office; and

WHEREAS, Dynesisha Latriece Wallace acquired an interest in said property by Quitclaim Deed dated January 31, 2013 and recorded in Book 699 at Page 695 of the aforesaid Chancery Clerk's Office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 8, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,113 at Page 675; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on June 9, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 34, Section A, Encore, PUD, situated in Sections 5 and 8, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 98, Pages 46-47, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 13th day of May, 2016.

Shapiro & Massey, LLC /

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232

10530 Rhapsody Cove Walls, MS 38680 15-015161BE

(601) 981-9299

Publication Dates: May 19, 26 and June 2, 2016